

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ALFRED TONEY

Debtor(s)

Case No. 16-03399

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2016.
- 2) The plan was confirmed on 04/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/18/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,113.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$14,113.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,085.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$605.77
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,690.77

Attorney fees paid and disclosed by debtor: \$2,915.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BMW FINANCIAL SERVICES	Secured	26,821.00	27,392.19	27,392.19	9,275.34	1,318.74
BMW FINANCIAL SERVICES	Unsecured	26,821.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,446.00	1,790.34	1,790.34	123.40	0.00
CHASE	Unsecured	6,389.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	2,500.00	NA	4,559.95	314.31	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	NA	4,559.95	4,559.95	0.00	0.00
COMENITY BANK	Unsecured	518.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Secured	43,395.00	54,100.40	0.00	0.00	0.00
DEUTSCHE BANK NATIONAL	Secured	NA	14,229.52	1,250.50	1,250.50	0.00
DEUTSCHE BANK NATIONAL	Unsecured	64,672.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
KENSINGTON RESEARCH AND RECC	Unsecured	508.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,796.00	1,796.34	1,796.34	123.82	0.00
MIDLAND FUNDING	Unsecured	230.00	233.84	233.84	16.12	0.00
QUANTUM3 GROUP LLC	Unsecured	106.00	186.98	186.98	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,250.50	\$1,250.50	\$0.00
Debt Secured by Vehicle	\$27,392.19	\$9,275.34	\$1,318.74
All Other Secured	\$4,559.95	\$0.00	\$0.00
TOTAL SECURED:	\$33,202.64	\$10,525.84	\$1,318.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,567.45	\$577.65	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,690.77</u>	
Disbursements to Creditors	<u>\$12,422.23</u>	
TOTAL DISBURSEMENTS :		<u>\$14,113.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.